Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main

Document Page 1 of 56

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your 1	full name		
govern identifi	he name that is on your ment-issued picture cation (for example,	Kai First name	First name
passpo	river's license or ort).	Middle name	Middle name
Daine		Bounleutay	
identifi	our picture cation to your meeting e trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All oth	her names you		
have u years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your S	the last 4 digits of Social Security	xxx - xx - <u>8858</u>	XXX - XX
Individ	er or federal lual Taxpayer ication number	OR	OR
identiii	isation number	9 xx - xx	9 xx - xx

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45

Document Bounleutay Entered 10/19/16 15:29:45 Desc Main Page 2 of 56

Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3710 Harrison Ave	Number Street
		Unit	Number Sueet
		Rockford IL 61108	
		City State ZIP Code	City State ZIP Code
		WINNEBAGO	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

Kai

Debtor 1

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 3 of 56

Debto	or 1 Kai		Bounieu	iay	Case Number (if known)	
	First Name	Middle Name	Last Name			
Pa	rt 2: Tell the Court About Yo	our Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you		•		guired by 11 U.S.C. § 342(b) for Individuals age 1 and check the appropriate box.	
	are choosing to file under	■ Chap	oter 7			
	under	☐ Chap	oter 11			
		☐ Chap	oter 12			
		☐ Chap	oter 13			
8.	How you will pay the fee	local yours subn	court for more details a self, you may pay with	about how you may p cash, cashier's check	Please check with the clerk's office in you ay. Typically, if you are paying the fee, or money order. If your attorney is briney may pay with a credit card or check	
				•	se this option, sign and attach the in Installments (Official Form 103A).	
		By la less t pay t	w, a judge may, but is than 150% of the officia he fee in installments).	not required to, waive al poverty line that ap If you choose this op	st this option only if you are filing for Cha e your fee, and may do so only if your ind plies to your family size and you are una tion, you must fill out the <i>Application to I</i>) and file it with your petition.	come is able to
9.	Have you filed for bankruptcy within the	■ No				
	last 8 years?	☐ Yes.	District None	When	Case Number	
			District None	When	Case Number	
					MM / DD / YYYY	
			District	When	Case Number	
					MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being	■ No				
	filed by a spouse who is not filing this case with	☐ Yes.			Relationship to you	
	you, or by a business parter, or by affiliate?		District	when	Case Number, if known	
					Relationship to you Case Number, if known	
			District	vviieii	MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtain residence?	ned an eviction judgmen	t against you and do you want to stay in your	
			No. Go to line 12.			

this bankruptcy petition.

 \square Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with

Case 16-82459 Entered 10/19/16 15:29:45 Doc 1 Desc Main Filed 10/19/16

Document Bounleutay Kai

Debtor 1

Page 4 of 56 Case Number (if known)

2.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of b	ousiness				
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street					
	to the potition.		City			St	 ite	Zip Code
			Check the appropriate	box to describe	your business:			
			☐ Health Care Busi	ness (as define	l in 11 U.S.C. § 101	(27A))		
			☐ Single Asset Rea	l Estate (as defi	ned in 11 U.S.C. § 1	I01(51B))		
			☐ Stockbroker (as o	defined in 11 U.S	S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined in	11 U.S.C. § 101(6))		
			■ None of the above	е				
	For a definition of <i>small business debtor</i> , see 11 U.S.C. § 101(51D).	□ No. I	am not filing under Chapter the Bankruptcy Code. am filing under Chapter am filing under Chapter Bankruptcy Code.	11, but I am NC				
Pa	t 4: Report if You Own or Ha	ve Any Hazard	ous Property or Any Prop	erty That Needs	Immediate Attentio	n		
4.	Do you own or have any	No.						
•	property that poses or is alleged to pose a threat of imminent and	_	What is the hazard?					
	indentifiable hazard to							
	public health or safety? Or do you own any							
	property that needs immediate attention? For example, do you own perishable goods, or livestock		If immediate attention is	needed, why is	it needed?			
	that must be fed, or a building that needs urgent repairs?							
			Where is the property?		Ctroot			
				Number	Street			
				City			State	e ZIP Code

Case 16-82459 Doc 1

Filed 10/19/16 Document

Page 5 of 56

Entered 10/19/16 15:29:45 Desc Main

Debtor 1

Kai

Middle N

Last Name

Bounleutay

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor	1

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-82459 Doc 1

Filed 10/19/16 Document

Entered 10/19/16 15:29:45 Desc Main Page 6 of 56

D-64	4	

Kai

Bounleutay Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **2**5,001-50,000 How many creditors do **50-99** you estimate that you 5,001-10,000 **5**0,001-100,000 owe? ☐ More than 100,000 **100-199** 10,001-25,000 200-999 \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your assets to \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion \$0-\$50.000 □ \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? **\$100,001-\$500,000** □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Kai Bounleutay Signature of Debtor 2 Signature of Debtor 1 10/13/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 7 of 56

Debtor 1	Kai	D	Bounleutay	Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jason Kyle Nielson	Date	Date: 10/13/2	2016
Signature of Attorney for Debtor	Date	MM / DD / YYY	<u> </u>
Jason Kyle Nielson			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			_
			_
Chicago	IL	60603	_
	IL State	60603 ZIP Code	-
Chicago City Contact Phone 312-332-1800	State		- - acilaw.com
City	State	ZIP Code	- acilaw.com

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 8 of 56

Fill in this information to identify your case:				
Debtor 1	Kai		Bounleutay	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District of	ILLINOIS_ (State)	
Case Number (If known)	-		_	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u>\$0</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 2,800
1c. Copy line 63, Total of all property on Schedule A/B	\$ 2,800
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
· · · · · · · · · · · · · · · · · · ·	\$27 531
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$27.531
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$27 531
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$27 531
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$27,531

Case 16-82459 Entered 10/19/16 15:29:45 Desc Main Filed 10/19/16 Doc 1 Page 9 of 56

Document Bounleutay Kai Case Number (if known) _ First Name Middle Name Last Name

<u>EntriesDescription</u>	<u>AssetsAmount</u> <u>LiabilitiesAmount</u>
Answer These Questions for Administrative and Statistical Records	
6. Are you filing for bankruptcy under Chapter 7, 11 or 13?	
No. You have nothing to report on this part of the form. Check this box and submit this for	rm to the court with your other schedules.
Yes	
7. What kind of debt do you have?	
Your debts are primarily consumer debts. Consumer debts are those "incurred by an indifamily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpose.	
Your debts are not primarily consumer debts. You have nothing to report on this part of t this form to the court with your other schedules.	the form. Check this box and submit
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	ne from Official \$ 6,747.83
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim
From Part 4 of Schedule E/F, copy the following:	Total Claim
From Part 4 of Schedule Err, copy the following.	
9a. Domestic support obligations (Copy line 6a.)	\$_0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$_0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as	\$_0.00
priority claims. (Copy line 6g.)	
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. Total . Add lines 9a through 9f.	\$_0.00

	Caso 16	\$ 924E0 Doc 1	Eilod 10/10/16 En		5:29:45 Des	c Main	
Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 56			
Debtor 1	Kai		Bounleutay				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
	Dankruntov Court fr	or the . NODTHEDN Distric	of at ILLINOIS				
		or the : <u>NORTHERN</u> Distric	(State)		Г	Check if this is ar	,
Case Number (If known)						amended filing	'
Official F	orm 106A	/B				Ç	
	e A/B: Pr						12/15
ategory where esponsible for ages, write you Part 1:	you think it fits supplying correur name and cas	best. Be as complete and a ct information. If more space e number (if known). Answ sidence, Building, Land, or O	n asset only once. If an asset fits in accurate as possible. If two married ce is needed, attach a separate she rer every question. ther Real Esate You Own or Have an any residence, building, land, or si	people are filing together, let to this form. On the top o	both are equally		
No. Yes. Add the dol	Describe	portion you own for all of yo	our entries fro Part 1, including any	entries for pages			
	-	-	, , ,	· -	>		\$0.00
Part 2:	Describe Your Vel	nicles					
O3. Cars, vans No. Yes. No. Watercraft Examples: No. Yes.	Describe Describe Make: Model: Model: Moder: M	Pontiac Montana 2003 age: 150,000 homes, ATVs and other recors, personal watercraft, fishing	who has an interest in the proper Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a check if this is community prinstructions) Creational vehicles, other vehicles, vessels, snowmobiles, motorcycle access	rty? Check one. unother property (see and accessories ories	Do not deduct secured of the amount of any secur	claims or exemptions. Put ed claims on <i>Schedule D</i> iims Secured by Property Current value of portion you own	the
	-	-	our entries fro Part 2, including any	· =			\$ 500.00
Part 3:	Describe Your Per	sonal and Household Items					
	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured cor exemptions	laims
	d goods and furn Major appliances, f Describe	ilshings urniture, linens, china, kitchenwa	are				
163.	Describe	Furniture, linens, small applian	ices, table & chairs, bedroom set		\$500	\$	500.00

Official Form 106A/B Record # 715972 Schedule A/B: Property Page 1 of 6

Filed 10/19/16 Entered 10/19/16 15:29:45

Document Page 11 of 56 humber (if known) Case 16-82459 Doc 1 Desc Main Kai Debtor 1 First Name 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, computer, printer, music collection, cell phone \$300 300.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. 'es Describe..... Everyday clothes, shoes, accessories \$100 100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry, wedding ring \$100 100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... books, CDs, DVDs & Family Photos \$50 50.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,050.00 for Part 3. Write that number here **Describe Your Financial Assets** Do you own or have any legal or equitable interest in any of the following? Current value of the

Do you own or have any legal or equitable interest in any or the following.

Record # 715972

portion you own?

Do not deduct secured claims or exemptions

0.00

Page 2 of 6

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No.

Official Form 106A/B

Yes. Describe.....

Schedule A/B: Property

Filed 10/19/16

Bounleutay
Document
Last Name Case 16-82459 Doc 1 Kai Debtor 1

First Name

Middle Name

Entered 10/19/16 15:29:45 Page 12 of 56 humber (if known) Desc Main

17.	Deposits o	f money					
	Examples:	Checking, savings	s, or other financial accounts; certifica	tes of de	eposit; shares in credit unions, brokerage houses,		
	and other s	imilar institutions.	If you have multiple accounts with the	e same i	nstitution, list each.		
	No.						
	Yes.	Describe	Account Type:	Inst	itution name:		
	_		Savings Account		Blackhawk Bank	\$	100.00
			Checking Account		Blackhawk Bank		300.00
			5.100g / 1000at				
						\$	400.00
18.			publicly traded stocks				
	_	Bond funds, inves	tment accounts with brokerage firms,	money	market accounts		
	No.						
	Yes.	Describe	Institution or issuer name:				
						\$	0.00
19.	Non-public	ly traded stock	and interests in incorporated a	and un	ncorporated businesses, including an interest in		
	No.						
	Yes.	Describe	Name of Entity and Percent of	Owner	thin:		
	res.	Describe	Name of Emity and Fercent of	OWITCH	niip.	•	0.00
~~	0					\$	0.00
20.		=	te bonds and other negotiable a		_		
	-		le personal checks, cashiers' checks,				
		able instruments a	are those you cannot transfer to some	one by	signing or delivering them.		
	No.						
	Yes.	Describe	Issuer name:				
						\$	0.00
21.	Retirement	t or pension ac	counts				
	Examples:	Interests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift sa	vings a	counts, or other pension or profit-sharing plans		
	No.						
	Yes.	Describe	Type of account and Institution	name:			
			401(k) or similar plan		Mech Tool & Eng 401K	\$	0.00
			.,				0.00
						\$	0.00
22.	=	eposits and pre	· ·				
			osits you have made so that you may				
	_	Agreements with i	andlords, prepaid rent, public utilities	(electric	, gas, water), telecommunications		
	No.						
	Yes.	Describe	Institution name or individual:				
			Security deposit on rental unit		Landlord		850.00
						<u> </u>	850.00
23.	Annuities (A contract for	a periodic payment of money to	you, e	ither for life or for a number of years)	•	
	No.	•		• '	• ,		
	=		loguer name and description:				
	Yes.	Describe	Issuer name and description:				
_						\$	0.00
24.			•	ABLE	program, or under a qualified state tuition program.		
	26 U.S.C. §	§§ 530(b)(1), 529A	(b), and 529(b)(1).				
	No.						
	Yes.	Describe	Institution name and description	n. Sepa	rately file the records of any interests.11 U.S.C. § 521(c):		
	_					\$	0.00
25.	Trusts, equ	uitable or future	interests in property (other the	an any	hing listed in line 1), and rights or powers		
	No.			•	, , ,		
	=	December					
	Yes.	Describe					0.00
						\$	0.00
26.	-		marks, trade secrets, and other				
		Internet domain na	ames, websites, proceeds from royalt	ies and	licensing agreements		
	No.						
	Yes.	Describe					
						\$	0.00
27.	Licenses. 1	franchises. and	other general intangibles				
-				iation ho	oldings, liquor licenses, professional licenses		
	No.	3, 3,			- · · · · · · · · · · · · · · · · · · ·		
	=	Doggriba					
	Yes.	Describe					0.00
						\$	0.00

Case 16-82459 Doc 1 Kai

Filed 10/19/16
Bounleutay
Document
Last Name Entered 10/19/16 15:29:45 Page 13 of 56 humber (if known) Desc Main Debtor 1 First Name Middle Name

Mor	ey or property ow	ved to you	?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds owed	d to you		
	=	ribe		s 0.00
29.	No.	,	m alimony, spousal support, child support, maintenance, divorce settlement, property settlement	·
	Yes. Descr	ribe		\$0.00
30.		wages, disa	wes you bility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, to loans you made to someone else	
	Yes. Descr	ribe		\$0.00
31.	No.	disability, or	es life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	1
	Yes. Descr	ribe	Health insurance \$0	\$ 0.00
32.	-	ficiary of a li	at is due you from someone who has died ving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.	<u>\$</u>
	Yes. Descr	ribe		\$0.00
33.	Examples: Accident	ts, employn	s, whether or not you have filed a lawsuit or made a demand for payment lent disputes, insurance claims, or rights to sue	-
	_	ribe		\$0.00
34.	No.	and unliq	uidated claims of every nature, including counterclaims of the debtor and rights	1
25	_		d not already list	\$0.00
35.	Any financial asse	ets you di	u not alleady list	
	Yes. Descr	ribe		\$ <u>0.0</u> 0
36.	Add the dollar valu	ue of all o	f your entries from Part 4, including any entries for pages you have attached	\$1,250.00
1	or Part 4. Write the	nat numbe	r here>	φ1,230.00
	al C Vi		ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No. Yes.	ave any le	gal or equitable interest in any business-related property?	
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receival	ible or cor	nmissions you already earned	
	Yes. Descr	ribe		\$0. <u>0</u> .0

Filed 10/19/16 Entered 10/19/16 15:29:45

Document Page 14 of 56 umber (if known) Case 16-82459 Doc 1 Desc Main Kai

Debtor 1 First Name 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00

\$0.00

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

Case 16-82459 Doc 1 Kai

First Name Middle Name

Debtor 1

Filed 10/19/16 Entered 10/19/16 15:29:45

Document Page 15 of 56 umber (if known) Desc Main

Part 7: De	scribe All Property You Own or Have an Interest in That You Did Not List Abo	ve	
Examples: Se	e other property of any kind you did not already list? eason tickets, country club membership Describe		\$ <u>0.0</u> 0
54. Add the dolla	ar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: Lis	t the Totals of Each Part of this Form		
55. Part 1: Total	real estate, line 2		\$ 0.00
56. Part 2: Total	vehicles, line 5	\$ 500.00	
57. Part 3: Total	personal and household items, line 15	\$ 1,050.00	
58. Part 4: Total	financial assets, line 36	\$ 1,250.00	
59. Part 5: Total	business-related property, line 45	\$ 0.00	
60. Part 6: Total	farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total	other property not listed, line 54	\$ 0.00	
62. Total persona	al property. Add lines 56 through 61	\$ 2,800.00	\$ 2,800.00
63. Total of all pr	operty on Schedule A/B. Add line 55 + line 62		\$2,800.00

Schedule A/B: Property Page 6 of 6 Official Form 106A/B Record # 715972

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main

Fill in this in	formation to iden	ntify your case:	
Debtor 1	Kai		Bounleutay
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt								
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
_	ming state and federal nonbankrupto		§ 522(b)(3)					
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)						
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.					
-	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	2003 Pontiac Montana with over 150,000 miles.	<u>\$_500</u>	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00				
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_500	 \$	735 ILCS 5/12-1001(b) - \$500.00				
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit					
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_300	 \$	735 ILCS 5/12-1001(b) - \$300.00				
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
Brief description:	Everyday clothes, shoes, accessories	<u>\$_100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00				
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit					
Official Form 106C Record # 715972 Schedule C: The Property You Claim as Exempt Page 1 of 2								

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main

Page 17 of 56 Case Number (if known) Document Debtor 1 Kai Last Name First Name Middle Name

	of the property and line on t lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
	Everyday jewelry, costume ewelry, wedding ring	<u>\$_100</u>	 \$	735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B: _1	12		100% of fair market value, up to any applicable statutory limit	
	oooks, CDs, DVDs & Family Photos	<u>\$</u> 50	_ \$	735 ILCS 5/12-1001(a) - \$50.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
	Savings Account, Blackhawk Bank,	\$_100	_ \$	735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
	Checking Account, Blackhawk Bank, 300.00	\$_300	_ \$	735 ILCS 5/12-1001(b) - \$300.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
	101(k) or similar plan, Mech Tool & Eng 401K, 0	\$_ ⁰	_ \$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
	Security deposit on rental unit, andlord, 850.00	\$_850	_ \$	735 ILCS 5/12-1001(b) - \$850.00
Line from Schedule A/B: 2	22		100% of fair market value, up to any applicable statutory limit	
(Subject to adjustment) No.	a homestead exemption of more nent on 4/01/16 and every 3 years cquire the property covered by the	after that for cases filed o	n or after the date of adjustment .) lays before you filed this case?	
	715972			

Fill i	Caso 16 n this information to ident		Filod 10/10/16	Entered 10/19/1 8 of 56	6 15:29:45	Desc Main	
Debt	_{or 1} Kai		Bounleutay				
Debt	First Name	Middle Name	Last Name				
(Spous	se, if filing) First Name	Middle Name	Last Name				
	Number	the : <u>NORTHERN</u> District of	(State)			Check if thi	
Be as co	omplete and accurate as p	rs Who Have Clair possible. If two married peop ded, copy the Additional Pag e and case number (if known	ole are filing together, both ge, fill it out, number the en	are equally responsible fo		ny	12/15
1. Do	any creditors have claims	secured by your property?					
	No. Check this box and su	ubmit this form to the court wit	th your other schedules. You	u have nothing else to repo	rt on this form.		
\equiv	Yes. Fill in all of the inform	ation below.					
\equiv							
Part 2. List	List All Secured Class at all secured claims. If a content claim. If more than content claim.		laim, list the other creditors i	in Part 2.	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecure portion If any

Fill	in this in	Caso 16 92/15 formation to identify your o		1 Filad 10/10/16	Entored 10/19/16 15:29:45 9 of 56	Desc Mai	n
					0 0.00		
Del	otor 1	Kai		Bounleutay			
		First Name	Middle Name	Last Name			
	otor 2	First Name	Middle Name	Lost Name			
(Spo	use, if filing)	First Name	Middle Name	Last Name			
Uni	ted States	Bankruptcy Court for the :NC	ORTHERN_ Dis				
Cas	se Number			(State)		Check	if this is an
(If I	(nown)					amend	ded filing
Offic	cial Fo	orm 106E/F					
							12/15
				Unsecured Claims	s and Part 2 for creditors with NONPRIORITY		12/10
ist the A/B: Pareditor of the period of the	e other paroperty (Cors with plants, copy than any addit	arty to any executory contr Official Form 106A/B) and o artially secured claims that	acts or unexp on Schedule G t are listed in S number the er ne and case n	ired leases that could result in a : Executory Contracts and Une Schedule D: Creditors Who Hav ntries in the boxes on the left. A umber (if known).	a claim. Also list executory contracts on Sch xpired Leases (Official Form 106G). Do not in re Claims Secured by Property. If more space ttach the Continuation Page to this page. On	edule nclude any e is	
1. Do	-	ditors have priority unsecu	red claims aga	ainst you?			
	No. Go	to Part 2.					
L	Yes.						
ea no ur	ach claim onpriority onsecured	listed, identify what type of c amounts. As much as possib claims, fill out the Continuati	claim it is. If a coole, list the clai on Page of Pa	claim has both priority and nonprions in alphabetical order according	ecured claim, list the creditor separately for ear ority amounts, list that claim here and show bo ng to the creditor's name. If you have more tha ds a particular claim, list the other creditors in ction booklet.)	oth priority and n two priority	
(.	or arr exp	nariation of odor type of oldin	II, 000 tilo iilot		Total clain	n Priority	Nonpriority
						amount	amount
Par	t 2:	List All of Your NONPRIORITY	/ Unsecured Cl	aims			
3. D o	any cred	ditors have nonpriority uns	ecured claims	against you?			
Г	No. Yo	u have nothing to report in the	nis part. Subm	it this form to the court with your	other schedules.		
	Yes.						
nc	st all of yo	unsecured claim, list the cree	ditor separatel	y for each claim. For each claim l	or who holds each claim. If a creditor has mor isted, identify what type of claim it is. Do not listors in Part 3.If you have more than three nong	st claims already	
		ut the Continuation Page of I	•	,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,	
4.1	CAP ON	NE NA		Last 4 digits of account number	NULL		Total claim \$ 683.00
4.1	Creditor's I			Last 4 digits of account number			·
	Po Box	26625		When was the debt incurred?	2008-2016		
	Number	Street					
				As of the date you file, the claim i	is: Check all that apply.		
	Richmo	nd VA 23	3261	Contingent			
	City	State Zi		Unliquidated			
٧	Vho owes	the debt? Check one.		Disputed			
ļ	Debtor 1	•					
Į	Debtor 2	•		Type of NONPRIORITY unsecured	d claim:		
ļ	=	1 and Debtor 2 only		Student loans Obligations origing out of a constr	ration agreement or diverse		
Ļ	=	one of the debtors and another		Obligations arising out of a separate that you did not report as priority.			
L	_	if this claim relates to a unity debt		that you did not report as priority Debts to pension or profit-sharing			
ļ		n subject to offest?			,,,		
	No			Other. Specify Credit Card o	or Credit Use		
	Yes						

		Case 10-02433	DOC T	LIICU TOLTALTO	LINCIEU 10/13/10 13.23.43	Desc Main
Debtor 1	Kai			Bocument	Page 20 of 56 Case Number (if known)	

Part 2# Your NONPRIORITY Unsecured Claims -	Continuation Page		
After listing any entries on this page, number them l	beginning with 4.4, followed by 4.5, a	and so forth.	Total Claim
4.2 Capital ONE BANK USA N	Last 4 digits of account number _	NULL	\$ <u>653.00</u>
Creditor's Name		2011-2016	
15000 Capital One Dr	When was the debt incurred?	2011-2010	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
Disharand VA 22020	Contingent		
Richmond VA 23238 City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority c	claims	
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?	<u></u>		
No Yes	Other. Specify Credit Card or	Credit Use	
4.3 Capital ONE BANK USA N	Last 4 digits of account number _	<u>NULL</u>	\$ <u>1,034.00</u>
Creditor's Name		2009-2016	
15000 Capital One Dr	When was the debt incurred?	2009-2010	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
Disharand VA 22020	Contingent		
Richmond VA 23238	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority c	claims	
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?	<u></u>		
■ No □	Other. Specify Credit Card or	Credit Use	
Yes Citibank N.A.	Last 4 digits of account number _	8480	\$ 679.00
Creditor's Name	Last 4 digits of account number _		Ψ <u>σ.σ.σσ</u>
2365 Northside Dr Ste 30	When was the debt incurred?	2014-2014	
Number Street			
	As of the date you file, the claim is	s: Check all that apply	
	Contingent	on check an anal apply.	
San Diego CA 92108	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	Biopulou		
Debtor 1 only	- ()(0)(0)(0)(0)(0)(0)(0)(0)(0)(0)(0)(0)(0		
Debtor 2 only	Type of NONPRIORITY unsecured	сіаіт:	
Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separa	stion agreement or diverse	
At least one of the debtors and another	that you did not report as priority c	· ·	
Check if this claim relates to a community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?	bests to pension of profit-sharing	piano, and other similar debto	
No	Other. Specify Unknown Cred	dit Extension	
Yes	Culci. Opcony		

Part 2:	You	r NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
	First Name	Middle Name		Last Name		
Debtor 1	Kai			Bocument	Page 21 of 56 Case Number (if known)	
		Case 16-82459	Doc 1		Entered 10/19/16 15:29:45	Desc Main

After listing any entries on this page, number them	n beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5 Citibank N.A.	Last 4 digits of account number 0014	\$ <u>1,241.00</u>
Creditor's Name	When was the debt incurred? 2015-2015	
120 Corporate Blvd Ste 1	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Newfolk VA 00500	Contingent	
Norfolk VA 23502	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	Other. Specify Unknown Credit Extension	
Yes	Other. Specify	
4.6 Condor Capital Corp.	Last 4 digits of account number	\$ _15,000.00
Creditor's Name		
PO Box 18027	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Hauppauge NY 11788	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
Yes OF Conditat Batail BANK	0047	. 000 00
4.7 GE Capital Retail BANK	Last 4 digits of account number <u>3917</u>	\$ <u>893.00</u>
Creditor's Name	When was the debt incurred? 2014-2014	
120 Corporate Blvd Ste 1	When was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Norfolk VA 00500	Contingent	
Norfolk VA 23502	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other Specify Unknown Credit Extension	
Yes	Other. SpecifyUnknown Credit Extension	

Debtor 1	Kai	Case 16-82459	Doc 1	Filed 10/19/16 Bocument	Entered 10/19/16 15:2 Page 22 of 56 Case Number (if known)	
	First Name	Middle Name	•	Last Name		
Part 2	Your	NONPRIORITY Unsecured Cla	aims - Continua	ation Page		
After listi	ng any ei	ntries on this page, number	them beginnir	ng with 4.4, followed by 4.5	5, and so forth.	
4.8 <u>N</u>	/lcydsnb		_ Las	st 4 digits of account numbe	r <u>NULL</u>	
c	reditor's Nan	ne				

After li	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.8	Mcydsnb	Last 4 digits of account number _	NULL	\$ <u>104.00</u>
	Creditor's Name 9111 Duke Blvd	When was the debt incurred?	2012-2016	
	Number Street			
		As of the date you file, the claim is	· Check all that apply	
		Contingent	. Oncok dii titat appry.	
	Mason OH 45040	Unliquidated		
v	City State Zip Code Who owes the debt? Check one.	Disputed		
i	Debtor 1 only	В .		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	oun	
Ť	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
ř	Check if this claim relates to a	that you did not report as priority cla	-	
L	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
ls	s the claim subject to offest?			
_	No	Other. Specify Credit Card or	Credit Use	
4.0	Yes Rockford Mercantile	Loct 4 digits of secount number	8338	\$ 510.00
4.9	Creditor's Name	Last 4 digits of account number _		\$
	2502 S Alpine Rd	When was the debt incurred?	2013-2014	
	Number Street			
		As of the date you file, the claim is	· Check all that apply	
		Contingent	. Onook all that apply.	
	Rockford IL 61108	Unliquidated		
	City State Zip Code	Disputed		
V	Vho owes the debt? Check one.			
-	Debtor 1 only	- (110110010111)		
	Debtor 2 only	Type of NONPRIORITY unsecured Student loans	claim:	
F	Debtor 1 and Debtor 2 only	=	ion agrapment or diverse	
Ļ	At least one of the debtors and another	Obligations arising out of a separat that you did not report as priority cl		
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
Is	s the claim subject to offest?	bests to pension of profit-sharing p	nans, and other similar debts	
	No	Other. Specify Medical Debt		
	Yes			
4.10	Rockford Mercantile	Last 4 digits of account number _	8340	\$ <u>575.00</u>
	Creditor's Name	Mile an area the shelf in arranged 2	2014-2014	
	2502 S Alpine Rd	When was the debt incurred?	2011 2011	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Rockford IL 61108	Contingent		
	City State Zip Code	Unliquidated		
v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority cla	aims	
-	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
ls	s the claim subject to offest?	_		
-	■No ¬	Other. Specify Medical Debt		
	Yes			

Jebloi i	First Name	Middle Name	•	Last Name	Case Number (ii known)	
Debtor 1	Kai			Document	Page 23 of 56 Case Number (if known)	
		Case 16-82459	DOC T	Filed 10/19/10	Entered 10/19/10 15.29.45	Desc Main

Your NONPRIORITY Unsecured Claims	· Continuation Page		
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, a	and so forth.	Total Claim
4.11 Rockford Mercantile	Last 4 digits of account number _	8337	\$ <u>683.00</u>
Creditor's Name	When was the debt incurred?	2012-2014	
2502 S Alpine Rd Number Street	when was the debt incurred?		
Number Circle	A Edit - determine Elle die - deler te	Charles IIII at a set	
	As of the date you file, the claim is Contingent	з: Спеск ан that apply.	
Rockford IL 61108	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.			
Debtor 1 only	T (NONDRIODITY	Lateton	
Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured Student loans	ciaim:	
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority c		
community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?		•	
No	Other. Specify Medical Debt		
Yes A 12 Rockford Mercantile		8336	\$ 4,772.00
Creditor's Name	Last 4 digits of account number _		\$_4,772.00
2502 S Alpine Rd	When was the debt incurred?	2011-2014	
Number Street			
	As of the date you file, the claim is	s: Check all that apply	
	Contingent	2. Oncon all that apply.	
Rockford IL 61108	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	.		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans	orani.	
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority c	claims	
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?	<u></u>		
■ No	Other. Specify Medical Debt		
Yes A 13 Syncb/JCP	Last 4 digits of account number	NULL	\$ 321.00
4.13 Syncb/JCF Creditor's Name	Last 4 digits of account number _	 _	<u> </u>
Po Box 965007	When was the debt incurred?	2015-2016	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
	Contingent		
Orlando FL 32896	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ition agreement or divorce	
Check if this claim relates to a	that you did not report as priority c		
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?	Crodit Cond	c Cradit Llag	
Yes	Other. Specify Credit Card or	Credit Use	

Debtor 1	First Name	. Middle Nam	Δ	Last Name	Case Number (if known)	
	Kai			Document	Page 24 of 56 (If known)	
		Case 10-02439	DOC T	LIIGU TOLTALTO	Eliferen 10/13/10 13/23/43	Desc Main

Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After li	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.14	Syncb/TJX COS	Last 4 digits of account number _	NULL	\$ <u>126.00</u>
	Creditor's Name	Million was the delicated at 12	2014-2016	
	Po Box 965005	When was the debt incurred?	2017 2010	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Orlando FL 32896	Contingent		
	City State Zip Code	Unliquidated		
v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
[Check if this claim relates to a	that you did not report as priority cla		
	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
ľ	No	Other. Specify Credit Card or	Credit Use	
	Yes	Other. Specify Orealt Gard of	Orean OSC	
4.15	Syncb/Walmart	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name		2014 2014	
	Po Box 965024	When was the debt incurred?	2011-2014	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Orlanda El 22006	Contingent		
	Orlando FL 32896 City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
.	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	s the claim subject to offest?		0 1111	
	Yes	Other. Specify Credit Card or	Credit Use	
4.16	TD BANK USA/Targetcred	Last 4 digits of account number	NULL	\$ 257.00
1.10	Creditor's Name	_		
	Po Box 673	When was the debt incurred?	2013-2016	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Minneapolis MN 55440	Unliquidated		
V	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
[Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla	aims	
"	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
l:	s the claim subject to offest?	_		
	No □	Other. Specify Credit Card or	Credit Use	
1	Yes			

Schedule E/F: Creditors Who Have Unsecured Claims

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main

Page 25 of 56 Case Number (if known) **Document** Kai Debtor 1

	Part 3:	ist Others to Be Notified for a Debt That	You Already Listed					
5.	5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.							
	Winnebago (County Courthouse		On which entry i	n Part 1 or Part 2 lis	st the original creditor?		
	Name 400 W. State	e St.		Line3 of (6	Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number	Street				Part 2: Creditors with Nonpriority Unsecured Claims		
	Rockford	State	IL 61101 Zip Code	Last 4 digits of a	ccount number	0014		
	Blitt and Gai	nes, PC		On which entry i	n Part 1 or Part 2 lis	st the original creditor?		
	Name 661 Glenn A	ve.		Line3 of (6	Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number	Street				Part 2: Creditors with Nonpriority Unsecured Claims		
	Wheeling	 State	IL 60090	Last 4 digits of a	ccount number	0014		

Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Case 16-82459 Page 26 of 56 Case Number (if known) **Pocument**

Kai Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim. **Total claim** 0.00 **Total claims** 6a. Domestic support obligations 6a. from Part 1 0.00 6b. Taxes and Certain other debts you owe the 6b. government 0.00 6c. Claims for death or personal injury while you were 6c. intoxicated 0.00 6d. Other. Add all other priority unsecured claims. 6d. Write that amount here.

6e. Total. Add lines 6a through 6d.	6e.	\$ 0.00

Total claim

Schedule E/F: Creditors Who Have Unsecured Claims

27,531.00

Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$

6j. Total. Add lines 6f through 6i.

		Caco 16		Filod 10/10/16	Entor	ed 10/19/16	15:29:45	Desc Main	
H	ll in this in	formation to ident	lify your case:			7 of 56			
D	ebtor 1	Kai		Bounleutay	-				
_		First Name	Middle Name	Last Name					
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name	-				
U	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> Distric	ct of ILLINOIS					
C	ase Number f known)			(State)				Check if th	
∩ff	icial F	orm 106G				-		u	9
			om Contracts o	nd Unexpired Lea					12/15
inforradditi	mation. If nional page: Oo you hav No. Ch Yes. Fil	nore space is nee s, write your name e any executory of eck this box and s I in all of the inform	ded, copy the additional per and case number (if known contracts or unexpired lead ubmit this form to the countracts or unexpired lead ubmit this form to the countracts below even if the countracts or unexpired leads to the countracts of the coun	•	ontries, and You have no	attach it to this page thing else to report of A/B: Property (Official	ge. On the top of a on this form. al Form 106A/B)	any	
е	-	nt, vehicle lease,	· · ·	uctions for this form in the inst					
	•		om you have the contrac	t or lease		State what th	e contract or leas	se is for	
0.4	l								
2.1	Name				_				
					_				
	Number	Street							
	City		State	e Zip Code	_				
2.2									
	Name	.			-				
					_				
	Number	Street							
	City		State	e Zip Code	_				
2.3									
	Name				-				
	Number	Street			_				
	City		State	e Zip Code	_				
2.4									
	Name	.			-				
					_				
	Number	Street							
	City		State	z Zip Code	_				
2.5									
	Name				_				
	Number	Street			_				
	Manipel	Succi							

State Zip Code

City

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main

Fill in this in	formation to iden	tify your case:	
Debtor 1	Kai		Bounleutay
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number			_
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name ar	nd case number (if known). Answ	er every question.	
1. D	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a code	btor.)
	No.			
	Yes			
	lithin the last 8 years, have you liverizona, California, Idaho, Lousiiana, N		• ,	unity property states and territories include and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spo	use, or legal equivalent live with yo	ou at the time?	
		e or territory did you live?	Fill ir	n the name and current address of that person.
	Name of your spouse, former spouse or	legal equivalent		
	Number Street			
	City	State	Zip Code	
3	chedule E/F, or Schedule G to fill ou	at Column 2.		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
_	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

Official Form 106H Record # 715972 Schedule H: Your Codebtors Page 1 of 1

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main

Fill in this in	nformation to ider	ntify your case:		
Debtor 1	Kai		Bounleutay	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
		or the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	
Case Number (If known)	r		_	Check if this is:
(II KHOWH)				An amended f
				A supplement

	ck if this is: An amended filing
=	A supplement showing post-petition
_	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Des	scribe Employment					
Fill in your e information	mployment		Debtor 1		Debtor 2 or non-filing spouse	
attach a ser	more than one job, varate page with about additional	Employment status	X Employed Not employed		X Employed Not employed	
Include part self-employ	-time, seasonal, or ed work.	Occupation	Machine Operator	<u> </u>	Machinist	
	may Include student ker, if it applies.	Employers name	Mech Tool & Eng		Tri Part Screw Products	
		Employers address	4701 Kishwaykee	St PO Box 590	10739 N. 2nd St.	
			Rockford, IL 6112	5	Machesney Park, IL 61115	
		How long employed there?	5 years		3 years	
Part 2: Giv	e Details About Monthly	y Income				
spouse unle	ess you are separated. or non-filing spouse hav	we more than one employer, combine, attach a separate sheet to this	ine the information for a		, ,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
		y and commissions (before all parallel all p	•	\$3,130.18	\$3,234.40	
3. Estimate a	nd list monthly overtir	ne pay.		\$0.00	\$0.00	
4. Calculate	gross income. Add line	2 + line 3.		\$3,130.18	\$3,234.40	

 Official Form 106I
 Record # 715972
 Schedule I: Your Income
 Page 1 of 2

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 30 of 56

Debtor 1 Kai

Kai Document Bounleutay

First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	line 4 here	4.	\$3,130.18	\$3,234.40	
5. Li :		payroll deductions:	5-	0500.45	9505.40	
		ax, Medicare, and Social Security deductions	5a.	\$503.45	\$525.16	
		landatory contributions for retirement plans	5b. 	\$0.00	\$0.00	
	5c. V	oluntary contributions for retirement plans	5c. _	\$313.78	\$0.00	
		Required repayments of retirement fund loans	5d. 	\$0.00	\$0.00	
		nsurance	5e.	\$303.38	\$373.88	
		Omestic support obligations	5f. 	\$0.00	\$0.00	
	-	Inion dues	5g. _	\$0.00	\$0.00	
		Other deductions. Specify:	5h. —	\$0.00	\$0.00	
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,120.60	\$899.04	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,009.58	\$2,335.36	
8. Lis	t all o	other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g. —	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h. —	\$0.00	\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,009.58 +	\$2,335.36	\$4,344.94
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	+2,000.00	Ψ2,000.00	Ψ+,0++.0+
	Incluother	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen		Schedule J.	11\$0.00
		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. \$4,344.94
		ou expect an increase or decrease within the year after you file this form				
-	x 1					

Fill in this in	nformation to identify you	r case:				
Debtor 1	Kai		Bounleutay	Check if this is	:	
Debtor 2	First Name	Middle Name	Last Name	An amend	ū	notition obsertes 42
(Spouse, if filing)	First Name	Middle Name	Last Name	·	nent snowing post s of the following d	-petition chapter 13 ate:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT C	F ILLINOIS			
Case Number	r		_	MM / DD	/ YYYY	
Off: -: -1 E	400 l			A separat	te filing for Debtor	2 because Debtor 2
<u>Oπiciai F</u>	orm 106J			maintains	a separate house	hold.
	e J: Your Exp					12/14
-				re equally responsible for suppl es, write your name and case nu		
Part 1:	Describe Your Household					
1. Is this a joi	int case?					
	Go to line 2.					
res.	Does Debtor 2 live in a se	parate nousenoid?				
	Yes. Debtor 2 must	file a separate Schedul	e J.			
2. Do you l	have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not lis	st Debtor 1 and	X Yes. Fill out	this information for	Debtor 1 or Debtor 2	age	with you?
Debtor 2	<u>.</u>	each depen	dent	Son	23	No
Do not si names.	tate the dependents'					X Yes
				Mother in Law	86	X Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
expense	expenses include es of people other than	X No				
-	and your dependents?	Yes				
	Estimate Your Ongoing Mor		ass you are using this form	as a supplement in a Chapter 1	3 case to report	
expenses as o	of a date after the bankrup			check the box at the top of the fo	-	
the applicable Include expen		sh government assista	nce if you know the value			
of such assist	ance and have included i	t on Schedule I: Your	Income (Official Form 106l.)		Y	our expenses
		penses for your resid	ence. Include first mortgage	payments and		#050.00
	for the ground or lot. cluded in line 4:				4.	\$850.00
	eal estate taxes				4a.	\$0.00
	operty, homeowner's, or re	enter's insurance			4b.	\$0.00
	ome maintenance, repair, a				4c.	\$50.00
4d. Ho	omeowner's association or	condominium dues			4d.	\$0.00

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Page 32 of 56

Document

Kai

Debtor 1

Case Number (if known) __

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$300.00 6a. 6a. Electricity, heat, natural gas \$80.00 6b. Water, sewer, garbage collection \$270.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$850.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$200.00 9. Clothing, laundry, and dry cleaning 10. \$55.00 Personal care products and services 10. \$125.00 11. Medical and dental expenses 11. \$530.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$125.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$200.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$150.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$300.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 715972 Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main

Page 33 of 56 Document Kai Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$205.00 21. Other. Specify: Postage/Bank Fees (\$5.00), Spouses Debt Payments (\$200.00), 21. \$4,290.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$4,344.94 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$4,290.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$54.94 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your

mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

Х	No
	Yes

Yes.

Explain Here:

Official Form 106J Record # 715972 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Kai		Bounleutay
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		the : <u>NORTHERN</u> District of	(State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read correct.	the summary and schedules filed with this declaration and that they are true and
✗ /s/ Kai Bounleutay	x
Signature of Debtor 1	Signature of Debtor 2
Date _10/13/2016 	Date
MINI / UU / TTTT	ואואו / טט / זזזז

Fill in this in	formation to id	lentify your case:	
Debtor 1	Kai		Bounleutay
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Cour	t for the : <u>NORTHERN</u> District of _!	ILLINOIS(State)
Case Number	r		_
(II KIIOWII)			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	Give Details About Your Marital Status	and Whore You I had Defend		
	Give Details About Your Marital Status nat is your current marital status? Married Not married	and Where You Lived Before		
	ring the last 3 years, have you lived anywh No. Yes. List all of the places you lived in the las	•		
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	984 Tulip Ln Rockford IL 61107-5742	FROM 07/2010 To 06/2013	Same as Debtor 1	Same as Debtor 1
	1637 Johnson Ave Rockford IL 61109-2211	FROM 11/2013 To 05/2014	Same as Debtor 1	Same as Debtor 1
pro and	thin the last 8 years, did you ever live with operty states and territories include Arizona d Wisconsin.) No. Yes. Make sure you fill out Schedule H: You	a, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
ait	Explain the sources of four income			

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 36 of 56

Debtor 1 Kai Bounleutay Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$31,477 \$31,213 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$33,626 \$33,923 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$33,000 estimated Wages, commissions, \$33,000 estimated For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 37 of 56

Kai Bounleutay Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Status of the case Court or agency Contract Winnebago County, IL Pending Portfolio Recovery Assocaites Llc VS On appeal Kai Bounleutay CASE NUMBER#16SC1746 Concluded

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 38 of 56

Debtor 1	Kai		Bounleutay	Case Number (if known)	
	First Name	Middle Name	Last Name		
			any of your property repossessed, foreclosed, garn	nished, attached, seized, or levied?	
Ch	neck all that apply and	fill in the details below.			
	No. Go to line 11				
	Yes. Fill in the inform	nation below.			
	-				
			Describe the property	Date	Value of the property
	Condor Capital Co	rp	2013 Chevrolet Impala	5/2016	\$8,579
			Explain what happened		
			Property was repossessed.		
			Property was foreclosed.		
			Property was garnished.		
			Property was attached, seized, or levied.		
			_		
11 W i	ithin 90 days hoforo	you filed for hankruntey	did any creditor, including a bank or financial inst	titution eat off any amounts from	vour accounts
	-	ment because you owe		illulion, set on any amounts non	i your accounts
	_	•			
	No. Go to line 11	antina halam			
_	Yes. Fill in the inform				
	-	u filed for bankruptcy, w er, a custodian, or anothe	as any of your property in the possession of an as	ssignee for the benefit of creditor	rs, a
	No.	., a cacioaiaii, ci aiicaii			
_	Yes.				
Part	5: List Certain Gift	s and Contributions			
13 W i	ithin 2 years before y	ou filed for bankruptcy,	did you give any gifts with a total value of more th	nan \$600 per person?	
	No.				
_	Yes. Fill in the detail	s for each gift			
	-		did you give any gifts or contributions with a total	Lyaluo of more than \$600 to any	sharitu?
_	_	ou med for bankruptcy,	and you give any gires of contributions with a total	i value of more than \$000 to any t	manty:
_	No.				
	Yes. Fill in the detail	s for each gift.			
	Gifts or contribution	se to charities that	Describe what you contributed	Date you	Value
	total more than \$600		Describe what you contributed	contributed	value
			Money		
	Bethesda Covenar	t Church	,	Monthly	\$200/month
	E State St. Rcokfo	rd, IL			
Part	6: List Certain Los	ses			
15 W i	ithin 1 vear before vo	u filed for bankruptcy or	since you filed for bankruptcy, did you lose anytl	hing because of theft, fire, other o	disaster. or
	mbling?		, ,,,,,,,,,	 ,,	,
	No.				
_	Yes. Fill in the detail	o for each gift			
_ L	res. Fili in the detail	s for each gift.			
Part	74 List Certain Pay	ments or Transfers			
16 W i	ithin 1 year before vo	u filed for bankruptcy d	id you or anyone else acting on your behalf pay o	r transfer any property to anyone	vou
	-		ng a bankruptcy petition?	p. openij to unjone	y - =
			parers, or credit counseling agencies for services	required in your bankruptcy.	

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 39 of 56

Deptor 1	Nai		Dourneulay	Case	Number (If Known)		
	First Name	Middle Name	Last Name				
	1 v.						
	No.						
	Yes. Fill in the details						
	Borty Contact Info		Description and value of	any proporty transferred	l Do	to novmont	Amount of novment
	Party Contact Info		Description and value of	any property transferred		te payment transfer	Amount of payment
					,		
	Geraci Law L.L.C.						\$1,200.00
	55 E. Monroe Street #3	400					
	Chicago,IL 60603						
	Party Contact Info		Description and value of	any property transferred		te payment	Amount of payment
					or	transfer	
	Hananwill Credit Couns	elina	Credit Counseling Service	s	201	6	\$25.00
		· g			-31		
	115 N. Cross St.						
	Robinson, IL 62454						
17 W	ithin 1 year before you file	ed for bankruptcy, did y	ou or anyone else acting or	your behalf pay or trans	sfer any property	y to anyone v	vho
			make payments to your cre			-	
Do	o not include any payment	t or transfer that you lis	ted on line 16.				
	No.						
	Yes. Fill in the details.						
_							
18 W	ithin 2 years hefore you fi	led for hankruntcy, did	you sell, trade, or otherwise	transfer any property to	anyone other t	han property	,
	ansferred in the ordinary of			transfer any property to	anyono, omo	a.i proport	
			as security (such as the gra	•	est or mortgage	on your prop	perty).
Do	o not include gifts and trai	nsfers that you have alr	eady listed on this stateme	nt.			
	No.						
F	Yes. Fill in the details for	each gift.					
_		J					
19 W	ithin 10 years before you	filed for bankruptcy, did	l you transfer any property	to a self-settled trust or s	similar device of	which you a	re a
	eneficiary? (These are ofte					-	
	No.						
_	Yes. Fill in the details for	each gift					
L	1 res. Fill III the details for	caon ynt.					
Part	8: List Certain Financia	I Accounts, Instruments,	Safe Deposit Boxes, and Sto	rage Units			
20 W	ithin 1 year before vou file	ed for bankruptcy, were	any financial accounts or i	nstruments held in vour	name, or for vol	ır benefit. clc	sed,
	old, moved, or transferred	·	J		, ,	,	•
In	clude checking, savings, ı	money market, or other	financial accounts; certific	ates of deposit; shares ir	n banks, credit u	inions, broke	rage
ho	ouses, pension funds, coo	peratives, associations	, and other financial institu	tions.			
	No.						
Ē	Yes. Fill in the details.						
_	. co in the detailo.	last 4	digits of account number	Type of account or	Date account wa	ns last	balance before
		Last 4	a.g or account number	instrument	closed, sold, mo		ng or transfer
					or transferred		

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 40 of 56

Debto	r 1	Kai		Bounleutay	Case Number (if known)	
		First Name	Middle Name	Last Name		
		you now have, or did you ha h, or other valuables?	ave within 1 y	year before you filed for bankruptcy, any	safe deposit box or other depository for	securities,
		No.				
		Yes. Fill in the details.				
				Who else had access to it?	Describe the contents	Do you still have it?
22	Hav	e you stored property in a s	storage unit o	or place other than your home within 1 y	ear before you filed for bankruptcy?	
		No.				
	$\overline{\Box}$	Yes. Fill in the details.				
				Who else has or had access to it?	Describe the contents	Do you still
						have it?
Pa	art 9	Identify Property You Ho	old or Control	for Someone Else		
		you hold or control any pro someone.	perty that so	meone else owns? Include any property	you borrowed from, are storing for, or h	old in trust
	=	No.				
		Yes. Fill in the details.				
				Where is the property?	Describe the property	Value
Pa	art 10	Give Details About Envi	ronmental Info	ormation		
		purpose of Part 10, the follo	wing definiti	one anniv		
101	uic	purpose of rart 10, the folio	owing demind	она арріу.		
1	haza	ardous or toxic substances,	wastes, or m	or local statute or regulation concerning naterial into the air, land, soil, surface wa the cleanup of these substances, waste	iter, groundwater, or other medium,	
		means any location, facility used to own, operate, or ut		-	r, whether you now own, operate, or utiliz	ze
		ardous material means anyt stance, hazardous material,	_	ronmental law defines as a hazardous wa ntaminant, or similar term.	aste, hazardous substance, toxic	
Rep	ort a	all notices, releases, and pro	oceedings th	at you know about, regardless of when t	hey occurred.	
24	_		ified you that	t you may be liable or potentially liable u	nder or in violation of an environmental	aw?
	=	No.				
	Ш	Yes. Fill in the details.		Consumerantal unit	Environmental law if you know it	Date of notice
				Governmental unit	Environmental law, if you know it	Date of notice
25	Hav	e you notified any governm	nental unit of	any release of hazardous material?		
		No.				
		Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
26	Hav	ve vou been a party in any iu	udicial or adn	ninistrative proceeding under any enviro	nmental law? Include settlements and or	ders.
	_			,		
	=	No.				
	Ш	Yes. Fill in the details.		Court or agency	Nature of the case	Status of the case
				Court of agency	Nature of the case	Status of the case
Pa	ırt 11	Give Details About Your	Business or C	Connections to Any Business		
27	Witt	hin 4 years before you filed	for bankrunt	cy did you own a husiness or have any	of the following connections to any busi	nass?
	WILI	_	-	cy, and you own a business or nave any a trade, profession, or other activity, eit		11622 (
		= ' '		any (LLC) or limited liability partnership	·	
		A partner in a partnersh		, (LLO) or infinited hability partitership	(/	
		An officer, director, or m	•	outive of a corporation		
		=		cutive of a corporation or equity securities of a corporation		
		LIAII Owner of at least 5%	or the voully	or equity securities of a corporation		
1						

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main

	I/-:		Document	Page 41 01 50	
Debtor 1	Kai First Name	Middle Name	Bounleutay Last Name	Case Number (if known)	
	No. None of the abo	ve applies. Go to Part 12.			_
	Yes. Check all that a	apply above and fill in the det	ails below for each busine	ess.	
	thin 2 years before y		you give a financial stat	ement to anyone about your business? Include all financial	
	No. Yes. Fill in the detail	ls.			
		Date is	sued		
Part 12	24 Sign Below				
	onnection with a ban .S.C. §§ 152, 1341, 1	519, and 3571.	ines up to \$250,000, or ii	nprisonment for up to 20 years, or both.	
•	Signature of Debtor	1		ture of Debtor 2	
	Date 10/13/2016 MM / DD /	YYYY	Date	MM / DD / YYYY	
Did y	you attach additiona	I pages to Your Statement of	of Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?	
	No				
	Yes				
Did	you pay or agree to	pay someone who is not an	attorney to help you fill	out bankruptcy forms?	
	No				

Yes. Name of person _______. Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

	Caso 16 9	22450 Doc 1 F	Filad 10/10/16 Entarg	d 10/10/16 1E-20-4	F. Dogo Moin	
Fill in this i	nformation to identify			d 10/19/16 15:29:4 : of 56	5 Desc Main	
Debtor 1	Kai		Bounleutay			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
	s Bankruptcy Court for the District of ILLINOIS	e: <u>NORTHERN DISTRICT OF</u>	ILLINOIS WESTERN			
DIVIDION	District of <u>ILLINOIO</u>		(State)		Check if this is an amended filing	
Official F	orm 108					
Stateme	ent of Intenti	on for Individua	ls Filing Under Chapt	er 7		12
whichever is e If two married Both debtors r Be as complet write your nam Part 1: 1. For any cre information	pearlier, unless the cou people are filing toge must sign and date the se and accurate as pos- ne and case number (List Your Creditors Wr editors that you listed in below.	rt extends the time for cause ther in a joint case, both are e form. ssible. If more space is need if known).	ile your bankruptcy petition or by the e. You must also send copies to the ce e equally responsible for supplying co ded, attach a separate sheet to this fo editors Who Have Claims Secured by What do you intend to do	creditors and lessors you list. orrect information. rm. On the top of any addition or Property (Official Form 106D)	al pages,), fill in the Did you claim the property	
Creditor's	3		secures a debt? Surrender the pr	roperty	as exempt on Schedule C?	
name: Description property securing	on of		Retain the prope	erty and redeem it erty and enter into a greement.	☐ Yes ☐ Yes —	
Creditor's	S		Surrender the pr	• •	☐ No	
name:				erty and redeem it erty and enter into a	Yes	
Description property	on of		Reaffirmation Ag	-		
securing	debt:			erty and [explain]:	_	
Creditor's	 S		Surrender the pr	operty	<u> </u>	_

name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _ □No ☐ Surrender the property Creditor's name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _ Page 1 of 2 Official Form 108 Record # 715972 Statement of Intention for Individuals Filing Under Chapter 7

Case 16-82459

Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main

Document Page 43 of 56 Pumber (if known)

Kai First Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official F	Form 106G),
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period ha	
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
	Yes
Description of leased	☐ fes
property:	
Lessor's name:	☐ No
	Yes
Description of leased	
property:	
	□ N-
Lessor's name:	□ No
Description of leased	Yes
property:	
Lessor's name:	□No
Description of leased	
property:	
Lessor's name:	No
Description of legand	□Yes
Description of leased property:	
property.	
Lessor's name:	□No
Description of leased	Yes
property:	
Lessor's name:	□ No
	Yes
Description of leased	
property:	
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any	
personal property that is subject to an unexpired lease.	
🗶 /s/ Kai Bounleutay	
Signature of Debtor 1 Signature of Debtor 2	
Dated: 10/13/2016	
Date	

Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 44 of 56 Case 16-82459

B2030 (Form 2030) (12/15)

United States Bankruptcy Court

	NORTHERN DISTRI	CI OF ILLINOIS WESTERN DIVISION	JN
In r	e		
Kai	Bounleutay / Debtor	Case No:	
		Chapter:	Chapter 7
	DISCLOSURE OF COM	PENSATION OF ATTORNEY FOR DEB	RTOR
com	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) appensation paid to me within one year before the filing of the dered or to be rendered on behalf of the debtor(s) in contempt	, I certify that I am the attorney for the above petition in bankruptcy, or agreed to be paid	e named debtor(s) and that d to me, for services
	For legal services, I have agreed to accept	\$1,895.00	
	Prior to the filing of this statement I have received	\$1,200.00	
	Balance Due	\$695.00	
2.	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify		
3.	The source of compensation to be paid to me is:		
	Debtor(s) Other: (specify		
4.	I have not agreed to share the above-disclosed compet of my law firm.	nsation with any other person unless they are	e members and associates
5.	I have agreed to share the above-disclosed compensat of my law firm. A copy of the agreement, together we attached. In return for the above-disclosed fee, I have agreed to rendecase, including:	ith a list of the names of the people sharing i	in the compensation, is
	a. Analysis of the debtor's financial situation, and rende	ring advice to the debtor in determining whe	ether to file a petition in
	bankruptcy;		
	b. Preparation and filing of any petition, schedules, state	ments of affairs and plan which may be requ	uired;
	c. Representation of the debtor at the meeting of creditor	rs and confirmation hearing, and any adjourn	ned hearings thereof;
	d. Representation of the debtor in adversary proceedings	and other contested bankruptcy matters;	
	e. [Other provisions as needed]		
6.	By agreement with the debtor(s), the above-disclosed fee d	oes not include the following service:	
	Fee does NOT include missed meeting or court dat	•	•
chap	oter, judicial lien avoidances, dischargeability actions, other	contested matters except the first meeting of	f creditors.
		RTIFICATION atement of any agreement or arrangement for	or.
	payment to	atement of any agreement of arrangement to)1
	me for representation of the debtor(s) in this ba		
	Date: 10/13/2016 /s	Jason Kyle Nielson	
	Date S	ignature of Attorney	

Page 1 of 1 715972 Record #

Geraci Law L.L.C. Name of law firm

Case 16-82459 Poc 1 Monroe Street #3401 Document

Date: 8/9/2016

Consultation Attorney:

Record #: 715-972



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$. Flat Fee: We quoted you a flat fee: no ups or extras except if something else happens, see #2. The advantage to you is that you know what your cost is. We are pretty good at estimating work, so you are never over-charged, and will get a refund of payments if we don't earn our flat fee. You may ask instead to pay us at an hourly rate of up to \$350/hr, but we usually find that will cost you more. It's up to you. Payments become ours and are not held in trust for later billing. Payments before filing are applied to work done before filing. After filing in court we apply your payments only to costs advanced and work done after filing. Non-Payment before filing - We may close the case - I will be charged only for work done to date. Court Costs may be applied to fees if case is discontinued and I give permission to transfer court costs from Trust Account to pay fees. Fees after Filing of case in court: If you have not paid post-filing fees & costs already: after filing, we'll send you a written voluntary agreement to pay post filing fee and costs advanced. We will not accept payment of unpaid balance after this case is filed, unless you want to agree to pay us, or the Court enters a fee order. Not Included in Fee: Missed court dates, amendments (\$100 minimum), audits, work on asset cases, examinations in addition to meeting of creditors, contested matters, motions, objections to discharge (up to \$350/hr minimum 8hrs in advance), adversary complaints, or other matters except the first meeting of creditors and reaffirmations.

This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. So do other payments. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I. understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts; unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Kai Bounleutay(Debtor) (Joint Debtor) Attorney or the Debtor(s), Representing Geraci Law L.L.C. rev 160620

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 46 of 56

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Kai Bounleutay / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/13/2016 /s/ Kai Bounleutay

Kai Bounleutay

X Date & Sign

Record # 715972 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 715972 Page 1 of 2 Record #

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 48 of 56

Form B 201A, Notice to Consumer Debtor(s)

In re Kai Bounleutay / Debto

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 10/13/2016	isi Kai Bounieutay	
	Kai Bounleutay	
Dated: 10/13/2016	/s/ Jason Kyle Nielson	
	Attorney: Jason Kyle Nielson	

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 49 of 56

ebtor 1	Kai	Bounleuta	Case Number (if I	known)
otor i	First Name	Middle Name Last Name		
art 6:	Answer These Questions			
	hat kind of debts do	16a. Are your debts primarily cas "incurred by an individual pr	onsumer debts? Consumer debts are def imarily for a personal, family, or household p	ined in 11 U.S.C. § 101(8) purpose."
y	og nave.	No. Go to line 16b. Yes. Go to line 17.		
		16b. Are your debts primarily b money for a business or inves	ousiness debts? Business debts are debts trend to through the operation of the busines	s that you incurred to obtain ss or investment.
		No. Go to line 16c. Yes. Go to line 17.		
		16c. State the type of debts you ow	re that are not consumer debts or business d	debts.
- Δ	are you filing under		entor 7. Go to line 18	
	Chapter 7?	No. I am not filing under Cha		
	•	Yes. I am filing under Chapte	r 7. Do you estimate that after any exempt p	property is excluded and
	o you estimate that after	administrative expenses	are paid that funds will be available to distri	Dute to unsecured discharge.
	ny exempt property is	No.		
_	excluded and administrative expenses			
	are paid that funds will be	∐Yes.		
	vailable for distribution			
t	o unsecured creditors?			
8. l	How many creditors do	1-4 9	1,000-5,000	25,001-50,000
	you estimate that you	50-99	5 ,001-10,000	☐ 50,001-100,000
-	owe?	1 00-199	1 0,001-25,000	☐ More than 100,000
		□ 200-999		
	II.	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	How much do you estimate your assets to	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001 - \$10 billion
	be worth?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	☐\$10,000,000,001-\$50 billion
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐More than \$50 billion
		\$0-\$50,000	☐ \$1,000,001-\$10 million	\$500,000,001-\$1 billion
	How much do you	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	estimate your liabilities	\$100,001-\$100,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
	to be?	\$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
		\$300,00 (-\$1 thinks).	- · · ·	
Part	74 Sign Below			
Fory	/ou	correct	I declare under penalty of perjury that the in	
		If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7.	oter 7, I am aware that I may proceed, if eligi nderstand the relief available under each ch	ble, under Chapter 7, 11,12, or 13 apter, and I choose to proceed
		If no attorney represents me and this document, I have obtained ar	l did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 34	s not an attomey to help me fill out 42(b).
			the chapter of title 11, United States Code,	
		I understand making a false state with a bankruptcy case can result 18 U.S.C. §§ 152, 1341, 1519, ar	ment, concealing property, or obtaining mon t in fines up to \$250,000, or imprisonment for d 3571.	r up to 20 years, or both.
		Ker Bolder Signature of Debtor 1	Sign	nature of Debtor 2
***************************************		Executed on : 10 /) _/2016	ecuted on

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main

		Document Page 50 of 56	
Fill in this in	formation to identify your case:		
Debtor 1 Debtor 2	Kai First Name Middle Name	Bounleutay Last Name	
(Spouse, if filing)	First Name Middle Name Bankruptcy Court for the : <u>NORTHERN</u> D	Last Name District of <u>ILLINOIS</u> (State)	Check if this is an amended filing
			•
Declara		ual Debtor's Schedules	12/15
Declara If two married You must file to obtaining mon	people are filing together, both are equa	ally responsible for supplying correct information. schedules or amended schedules. Making a false statement, c vith a bankruptcy case can result in fines up to \$250,000, or im	oncealing property, or

Date : 10 , 13 /2016 MM / DD / YYYY

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and

Date MM / DD / YYYY

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 51 of 56

Debtor	1	Kai		Bounleutay	Case Number (if known)
النادود	•	First Name	Middle Name	Last Name	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Ξ,	No. None of the above applic	ove and fill in the details bel		
28 \ i	With insti	nin 2 years before you filed itutions, creditors, or other	for bankruptcy, did you gir parties.	ve a financial statemer	nt to anyone about your business? Include all financial
		No. Yes. Fill in the details.	Date issued		
Par	t 12	Sign Below			
ain 11	nsw I co 8 U.	ers are true and correct. I to nnection with a bankruptcy S.C. §§ 152, 1341, 1519, and Signature of Debtor 1 Date 10 13 12016 MM DD YYYYY	understand that making a fi case can result in fines up d 3571.	alse statement, concer p to \$250,000, or impris Signature Date	nts, and I declare under penalty of perjury that the aling property, or obtaining money or property by fraud sonment for up to 20 years, or both. of Debtor 2
	<u>,</u>	you attach additional pages No Yes you pay or agree to pay so			duals Filing for Bankruptcy (Official Form 107)? bankruptcy forms?
**************************************	=	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Cá

Middle Name

ase 16-82459	Doc 1	Filed 10/19/16	Entered 10/19/16 15:29:45	Desc Main
		Document	Page 52 of 56	
		Bounleutay	Case Number (if known)	

cription of leased personal property leases sor's name: cription of leased perty: sor's name: soription of leased perty: sor's name: soription of leased perty: ssor's name: soription of leased perty: ssor's name:	Will the lease be assumed? No Yes No Yes No Yes No Yes
cription of leased perty: sor's name: cription of leased perty: sor's name: scription of leased perty: ssor's name: scription of leased perty: ssor's name: scription of leased perty: ssor's name: ssor's name: ssor's name: ssor's name:	
sor's name: coription of leased perty: sor's name: coription of leased perty: sor's name: soription of leased perty: sor's name: soription of leased perty: ssor's name: ssor's name: ssor's name:	☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No ☐ Uyes ☐ Uyes
scription of leased perty: sor's name: scription of leased perty: ssor's name: scription of leased perty: ssor's name: scription of leased perty: ssor's name: scription of leased perty:	☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No ☐ Uyes ☐ Uyes
sor's name: scription of leased perty: ssor's name: scription of leased perty: ssor's name: scription of leased perty: ssor's name: ssor's name:	□ No □ Yes □ No □ Yes
scription of leased perty: ssor's name: scription of leased perty: ssor's name: scription of leased perty: ssor's name: scription of leased perty:	☐ Yes ☐ No ☐ Yes
ssor's name: scription of leased perty: ssor's name: scription of leased sperty: scription of leased sperty:	□No □Yes
scription of leased perty: ssor's name: scription of leased sperty: ssor's name:	□Yes
perty: ssor's name: scription of leased sperty: ssor's name:	
scription of leased perty: ssor's name:	
ssor's name:	□No
	∐Yes
scription of leased	□No
pperty:	□Yes
ssor's name:	
escription of leased operty:	☐ Yes
3: Sign Below	
penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt a nal property that is subject to an unexpired lease.	and any
Kumlet x	
Signature of Debtor 2	

Debtor 1

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 10 / /3 /2016

Kai Bounleutay

X Date & Sign

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 54 of 56

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Kai Bounleutay / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 10 1 13 12016

| Dated: 10 1 13 12016 | Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 16-82459 Doc 1 Filed 10/19/16 Entered 10/19/16 15:29:45 Desc Main Document Page 55 of 56

Einst Name Column A Debtor 2 or non-filling spouse	Debtor 1	Kai		Bounle	utay		Case Nu	ımber <i>(if known)</i>			
Usemployment compensation Do not citing: the amount if you contend that the amount received was a bonefit under the Social Security Act. Instead, file it file in the amount if you contend that the amount received was a bonefit under the Social Security Act. Instead, file it file in the secure of the secure o			Name Middle Name	Last Name							
. Unemployment compensation Do not enter the second by our control date the amount received was a benefit under the Scool Security Act, instead, int it here						9			Debto	r 2 or	quantitative construction of the construction
Under the Social Social Your contend that the amount received was a benefit under the Social Social Your contend that the amount received was a benefit under the Social Social Your Your Your Your Your Your Your Your								\$0.00		\$0.00	***************************************
sunder the Social Security Act, interest, is in the social Security Act. Persistion or referement income. Do not Include any amount received that was a security of the social Security Act. Persistion or referement income. Do not Include any amount received that was a security of the social Security Act. Persistion or referement income. Do not Include any amount received that was a security of the social Security Act. Persistion or referement income. Do not Include any Social Security of the socia	8. Unen	nployn	nent compensation	e amount received was a	benefit						green and a second
For you'r spouse	unde	r the S	Social Security Act. Instead, list it he	ere:							vocatoria
Bension or retirement income. Do not Include any amount received that was a benefit under the Social Socurity Act. In Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a var drain, a crime against humanity, or international or dimension terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10a.	For	/ou									4000
Denote from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a vidin of a vair drug, crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10a	For	your sp	pouse								userotament entered
Do not include any benefits received under the Social Security Act of payments received as a victim of a wer crime, a come against humanity or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10a	9. Pen bene	sion o	or retirement income. Do not includ der the Social Security Act.	e any amount received th	at was a			\$0.00		\$0.00	-
as a vicilm of a war crime, a crime against humanity, or international or domesure terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10a. \$0.00 \$0.	10. Inco	me fro	om all other sources not listed abo	ove. Specify the source a	nd amount.						
10s	26.3	victim	of a war crime, a crime against hu	manity, or international of	r domesuc						***************************************
10b. 10b. 10b. 10b. 10b. 10b. 10b. 10b.	terro	orism.	If necessary, list other sources on a	a separate page and put t	he total on line 10c.			\$0.00	\$	0.00	vaavooroo
10b. Total altate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. Part 2: Retermine Whether the Neans Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy vour total current monthly income from line 11. Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. [X] line 12b is less than or equal to line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Port 3: Sign Relew By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: D 1 3 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.							\$	0.00		\$0.00	***************************************
10. Calculate your total current monthly income for the year. Follow these steps: 12. Calculate your total current monthly income for the year. Follow these steps: 12. Calculate your current monthly income for the year. Follow these steps: 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your lotal current monthly income for the year. Follow these steps: 12b. The result is your annual income for this part of the form. 12c. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the median family income that applies to you. Follow these steps: Fill in the median family income for your state and size of household. Fill in the median family income for your state and size of household. Fill in the median family income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 13. \$86,921.00 14. How do the lines compare? 14a. Wine 12b is less than or equal to line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date: Lo 1 3 2016 If you checked line 14a, do NOT fill out or file Form 122A-2.	}						*			\$0.00	***************************************
Port 2: Determine Whother the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income for the year. Follow these steps: 12b. The result is your annual income for this part of the form. 12c. \$6,747.83 X 12 12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the median family income for your state and size of household. Fill in the median family income for your state and size of household. 13. \$86,921.00 14. How do the lines compare? 14a. X Ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is none than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Port 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date: Lo / 13 12016 If you checked line 14a, do NOT fill out or file Form 122A-2.								φυ.υυ			
12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11	11. Cal	culate	your total current monthly incom	e. Add lines 2 through 10 ne total for Column B.	for each			\$3,504.84 -	+ <u> </u>	\$3,242.99 =	\$6,747.83
12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11	COIL		Her add the total for Column 7 to a								
12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11											
Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. 12c. S80,973.96 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the median family income for your state and size of household. Fill in the median family income for your state and size of household. Fill in the median family income for your state and size of household. 13. \$86,921.00 14. How do the lines compare? 14a. Ix line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Fart 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: 10 1 13 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.	Part 2	2:	Determine Whether the Means Tes	t Applies to You			<u> </u>				
Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the number of people in your household. Fill in the median family income for your state and size of household. Fill in the median family income for your state and size of household. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. Ix line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. In 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. By sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: 10 1 13 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.	12. Cal	culate	your current monthly income for	the year. Follow these st	eps:		0	. U 44 bara		12a	\$6 747 83
Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. 12c. \$80,973.96 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the state in which you live. Fill in the median family income for your state and size of household. Fill in the median family income for your state and size of household. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: Lo 13 12016 If you checked line 14a, do NOT fill out or file Form 122A-2.	12a	Cop	py your total current monthly incom	e from line 11			Сору	line 11 nere			
12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the number of people in your household. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. In 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. In 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: Lo 1/3 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.		Mul	Itiply by 12 (the number of months i	in a year).						.a. F	
Fill in the state in which you live. Fill in the number of people in your household. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. Xine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Inie 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: 10 1 13 12016 If you checked line 14a, do NOT fill out or file Form 122A-2.	12b	. The	e result is your annual income for th	nis part of the form.						120.	\$80,973.90
Fill in the state in which you live. Fill in the number of people in your household. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. Xine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Inie 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: 10 1 13 12016 If you checked line 14a, do NOT fill out or file Form 122A-2.	13. Ca	culate	e the median family income that a	pplies to you. Follow thes	se steps:						***************************************
Fill in the number of people in your household. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: 10 1 3 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.						I					
Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a.	Fill	in the	state in which you live.								
Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a.	Fill	in the	number of people in your househo	ld.	4]					
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: 10 1 13 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.		: 41s		te and size of household.						13.	\$86,921.00
14a. X line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: 10 1 13 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.	1		that are applicable median income at	mounts ao online usina ti	ne link sbecified in ti	e separate				_	
14a. X line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. In 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: 10 1 13 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.	ins	tructio	ons for this form. This list may also t	be available at the bankru	picy derk's office.						
14a. X line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. In 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: 10 1 13 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.	14 Hr	w do 1	the lines compare?								
14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: 10 1 13 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.		a. 🛛	ine 12b is less than or equal to line	e 13. On the top of page 1	, check box 1, The	re is no pres	sumption	n of abuse.			
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Kai Bounleutay Date:: 10 1 13 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.	14	э. П	Line 12b is more than line 13. On th	ne top of page 1, check bo	ox 2, The presumpt	on of abuse	is dete	rmined by Fort	n 122A-2		
Kai Bounleutay Date:: 10 1 13 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.	Part										
Kai Bounleutay Date:: 10 1 13 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2.		_	v signing here. I declare under nens	alty of periury that the info	ormation on this state	ement and ir	n any at	tachments is tr	ue and co	orrect.	
Date:: <u>//O / / / 3 /</u> 2016 If you checked line 14a, do NOT fill out or file Form 122A-2.		R)	y signifig fiere, i declare dituer pend	my or perjary man are and							
Date:: <u>//O / / / 3 /</u> 2016 If you checked line 14a, do NOT fill out or file Form 122A-2.			buller of		_						
If you checked line 14a, do NOT fill out or file Form 122A-2.		•	Kai Bounle	eutay	_						
If you checked line 14a, do NOT fill out or file Form 122A-2.	National Contraction of the Cont		Date:: <u>10 13 </u> 201	6							

					s form.						

Form B 201A, Notice to Consumer Debtor(s)

In re Kai Bounleutay / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 10 1 / 3 /2016

Kai Bounleutay

X Date & Sign

Dated: 12/15 /2016

Attorney: Jason Kyle Nielson